



# Data Modernization to Optimize Costs and Expand Customer Base

The client is a bespoke challenger bank in the United Kingdom with a focus to serve the financial needs of the SME sector

As a digital native bank, the client operates in an e-transparent environment with digital-only transactions. The bank is dually regulated by the Prudential Regulation Authority and the Financial Conduct Authority. This mandates data sovereignty and stringent reporting to maintain complex regulatory standards

**30% reduction in reporting time with automated reports**

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## CHALLENGE

The bank required a scalable, highly available, and self-serve data platform to orchestrate hyper-personalization for the customers. Their banking applications had limited analytics and reporting capabilities. This hindered end to end visibility across data streams for context-aware segmentation, customer journey orchestration, & campaign management

## SOLUTION

- Unified data platform on MS Azure integrating data from multiple sources
- ADF for data ingestion and workflow and HDInsight, Spark, and Scala for data processing
- Enhanced security & compliance with Azure Active Directory, Azure Metadata Store, and Azure Key Vault
- Designed cost-optimized and scalable database solution on the cloud
- Automated 50+ tabular customized reports, covering 300+ KPIs, in compliance with regulatory requirements
- Role-based interactive dashboards using PowerBI, across functional areas including Deposits, Loans, Finance, and Treasury
- Improved risk apprehension and mitigation, and reduced threat response time, to secure sensitive customer and transaction data

## RESULTS

- Enhanced visibility on liquidity position
- Complete visibility of regulatory environment compliant to Basel III norms
- No dependency on core banking systems
- On-time access to Funding and Overdue analysis
- Adherence to PRA and FCA compliance
- Increased customer acquisition and retention with hyper-personalization
- Faster customer acquisition